

# Summary of the 2025-26 M4A Bill

## Title: An Act Establishing Medicare for All in Massachusetts

This bill proposes the establishment of the *Massachusetts Health Care Trust* which will implement a universal, single-payer healthcare system that will provide comprehensive healthcare services to all Massachusetts residents.

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### 1. Goals

- Universal and equitable access to healthcare.
- Cost control and reduction through administrative simplification, and through the elimination of private health insurance expenses.
- Investment in preventive care and infrastructure improvements.

### 2. Coverage and Services

- **Eligibility:** All Massachusetts residents, non-residents working 20+ hours/week, and emergency care for non-residents.
- **Covered Services:** Comprehensive benefits include medical, dental, vision, mental health, long-term care, substance use treatment, and more, without deductibles, co-payments, or other cost-sharing.
- **Provider Participation:** Providers must be licensed, agree to non-discrimination, and comply with state quality standards.

### 3. Funding

- Federal funds (Medicare, Medicaid) and other sources will contribute.
- First \$20,000 of income **exempt** from any new taxes
- Private insurance premiums and all out-of-pocket costs replaced with:
  - Employer payroll tax: 7.5% (additional 0.5% for large employers)
  - Employee payroll tax: 2.5% (can be covered by employers)
  - Self-employment tax: 10%

### 4. Timeline

- Full implementation within one year, with transitional phases for staffing, establishing regional offices, public education, and negotiations with healthcare providers.
- Identification cards will need to be issued to all residents.

## **5. Structure and Governance**

- **Massachusetts Health Care Trust:**

A public entity within the Executive Office of Health and Human Services, responsible for funding and managing healthcare services.

- **Board of Trustees:**

A 29-member board with representatives from government agencies, healthcare professionals, labor organizations, and public health advocates to oversee the Trust.

- **Executive Director:**

Leads the Trust, oversees operations, and negotiates healthcare contracts.

## **6. Accountability and Reporting**

- Annual operating and capital budgets for healthcare services.
- Regular reviews of quality assurance, public health needs, and cost efficiency.